

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

WILLIAM BONCHAK, JR.

Debtor(s)

Case No. 18-20338GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/31/2018.
- 2) The plan was confirmed on 06/07/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/13/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/06/2021.
- 6) Number of months from filing to last payment: 38.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,313.79.
- 10) Amount of unsecured claims discharged without payment: \$11,911.96.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$74,899.22  
Less amount refunded to debtor \$1,972.71

**NET RECEIPTS: \$72,926.51**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,500.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$4,117.49  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$7,617.49**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS CENTURION B	Unsecured	3,791.00	3,791.84	3,791.84	3,791.84	0.00
BANK OF AMERICA NA**	Unsecured	6,198.00	6,198.52	6,198.52	6,198.52	0.00
BANK OF AMERICA NA**	Unsecured	5,175.00	5,175.56	5,175.56	5,175.56	0.00
BANK OF AMERICA NA**	Unsecured	5,085.00	5,085.95	5,085.95	5,085.95	0.00
CAPITAL ONE NA**	Unsecured	1,048.00	1,048.71	1,048.71	1,048.71	0.00
CITIBANK NA(*)++	Unsecured	492.00	NA	NA	0.00	0.00
COMCAST++	Unsecured	375.95	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	0.00	149.96	149.96	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	0.00	72.88	72.88	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	0.00	12.22	12.22	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	468.27	0.00	501.23	501.23	113.45
COUNTY OF ALLEGHENY (RE TAX)*	Secured	442.69	0.00	497.95	497.95	109.41
COUNTY OF ALLEGHENY (RE TAX)*	Secured	41.72	0.00	85.14	85.14	28.27
CREDITECH	Unsecured	343.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	4,803.00	4,803.04	4,803.04	4,803.04	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	0.00	138.43	138.43	138.43	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	344.65	344.65	344.65	0.00
ENHANCED RECOVERY COMPANY	Unsecured	169.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	3,721.00	3,721.86	3,721.86	3,721.86	0.00
JH PORTFOLIO DEBT EQUITIES	Unsecured	1,648.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	2,838.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	2,327.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	2,097.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	892.00	NA	NA	0.00	0.00
MCKEES ROCKS BOROUGH (RE)	Secured	0.00	NA	NA	0.00	0.00
MCKEES ROCKS BOROUGH (RE)	Secured	0.00	NA	NA	0.00	0.00
MCKEES ROCKS BOROUGH (RE)	Secured	NA	NA	32.76	32.76	24.05
MIDLAND FUNDING LLC	Unsecured	NA	997.37	997.37	997.37	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	151.86	151.86	151.86	151.86	0.00
PNC BANK NA	Unsecured	405.37	NA	NA	0.00	0.00
PNC BANK NA	Secured	34,567.92	35,407.89	13,148.85	13,148.85	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PNC BANK NA	Secured	0.00	1,872.08	1,872.08	1,872.08	0.00
PNC BANK NA	Secured	12,646.10	13,047.80	9,226.96	9,226.96	1,547.15
PNC BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	689.00	688.97	688.97	688.97	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	547.00	547.15	547.15	547.15	0.00
RONDA J WINNECOUR PA ID #30399*	Priority	NA	NA	279.26	279.26	0.00
STO ROX SD (MCKEES ROCKS) RE	Secured	0.00	NA	NA	0.00	0.00
STO ROX SD (MCKEES ROCKS) RE	Secured	0.00	NA	NA	0.00	0.00
STO ROX SD (STOWE TWP) (RE)	Secured	2,295.81	NA	2,295.81	2,295.81	267.20
STOWE TWP - R/E TAX	Secured	321.10	1,037.52	1,037.52	1,037.52	134.47
STOWE TWP - R/E TAX	Secured	0.00	710.46	710.46	710.46	0.00
TRANSWORLD SYSTEMS++	Unsecured	127.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS++	Unsecured	109.60	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	191.92	191.92	191.92	0.00
VALLEY WASTE SVC	Secured	136.14	NA	136.14	136.14	16.38
VERIZON BY AMERICAN INFOSOURC	Unsecured	126.00	123.59	123.59	123.59	0.00
WEST VIEW WATER AUTHORITY	Unsecured	88.04	NA	NA	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$22,375.81	\$22,375.81	\$1,547.15
Mortgage Arrearage	\$1,872.08	\$1,872.08	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$5,532.07	\$5,532.07	\$693.23
<b>TOTAL SECURED:</b>	<b>\$29,779.96</b>	<b>\$29,779.96</b>	<b>\$2,240.38</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$279.26	\$279.26	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$279.26</b>	<b>\$279.26</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$33,009.42</b>	<b>\$33,009.42</b>	<b>\$0.00</b>

<b><u>Disbursements:</u></b>	
Expenses of Administration	<u>\$7,617.49</u>
Disbursements to Creditors	<u>\$65,309.02</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$72,926.51</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/20/2021

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.